

IN THE ABSTRACT

On page 42, second line, delete "is disclosed".

IN THE SPECIFICATION

JK On page 12, line ⁸3, insert a close paren at the end of the line.

JK On page ²⁷26, line ¹²16, replace "that" with --the--.

JK On page ³¹30, line ¹⁹22, replace "In" with --in--.

IN THE CLAIMS

Please amend claim 8 as follows:

8. A method of presenting a reason for the rejection of a credit application as recited in claim 6 wherein providing a web page to the applicant that includes the rejection reason further includes providing an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.

REMARKS

The Abstract and Specification have been amended to correct minor typographical errors.

Claim 8 has been amended to clarify the subject matter regarded as the invention. Thus, claims 1-11 are currently pending and are presented for reconsideration.